

Business Packages

Flexible cover that keeps businesses running

QBE Business Packages help small to medium-sized businesses cover their specific business risks in one flexible policy. Our online platform makes it easy to arrange and manage cover for over 5,000 occupations. Plus, we have locally-based sales teams and specialist underwriters to provide more tailored cover when it's needed. At claim time, we make it simple to lodge and track claims online, while our selected network of suppliers respond fast to keep business interruption to a minimum.

Tailored cover to protect almost any business

QBE Business Packages offer a choice of 14 covers - including Liability, Property, Business Interruption and more - in one flexible policy.

Choose from our existing Business, Office or Trades packages designed for businesses with annual turnover up to \$20 million and assets under \$10 million. Or build a tailored business insurance solution beyond Business Packages' product range.

We provide cover for a wide range of industries including:

- Construction Trades
- Professional Services
- Agriculture
- Transport
- Real Estate Services
- Financial Services

Reliable and responsive when you need us

We know time is money. When a business is covered by QBE, they are protected against some of the biggest risks. And in the moments of truth, they have access to expert claims teams and a selected supplier network which is ready to help fast - so they can keep operating with minimal disruption.

A seamless experience from cover to claim

Our people, systems and products work together to provide a seamless and efficient experience, built around three key pillars:



Insights and expertise

- ✓ If we can't provide the right cover for the business online, we have underwriting expertise across multiple insurance lines to design a tailored solution for their needs.
- ✓ We have dedicated Liability, Property and Specialty Claims teams who are experts in their field and have the authority to make decisions to efficiently resolve claims.



Ease of doing business

- ✓ Our online platform c.change provides on-the-spot quoting for 85% of new business, plus the capability to manage renewals and endorsements, providing the speed of response our partners value.
- ✓ Our industry-leading online claims platform, Claimwrite, allows partners to lodge claims and access real-time data on claims files quickly and easily.
- ✓ Our partners can easily manage and self-settle applicable Property claims under \$7,500 via Claimwrite. Plus, our selected panel of quality suppliers provide immediate repair authorisations,* helping businesses get back on track faster.



Partnership mindset

- ✓ We assign brokers a local dedicated underwriter with the knowledge to address a wide range of risks, so expert help is only one phone call away.
- ✓ Our locally-based Liability claims teams keep partners informed to reduce uncertainty. They take ownership of the claim by negotiating outcomes, attending mediations, case conferences and trials to drive the best outcome for customers.

*Immediate repair authorisations apply for claims that meet the agreed conditions only.

Insurance for small and medium-sized businesses - key benefits

Cover	Business Pack For a wide range of businesses	Office Pack Designed for office-based businesses	Trades Pack* For trades largely operating away from their premises	Description
Business liability	✓	✓	✓	Also known as Broadform or Public and Product Liability, protects businesses against the legal liability to pay compensation for third party personal injury, property damage and advertising liability claims.
Damage at the business location	✓	✓	✓	Physical loss or damage to business' location from fire, lightning, wind, water, sprinkler leakage, explosion, earthquake, vandalism and more.
Damage to specified property	✓	✓	✓	Physical loss or damage to business assets specifically insured under the policy, at and away from the location.
Property in transit	✓		✓	Loss of business' goods in transit due to a vehicle accident, fire, flood, explosion, theft, malicious damage and more.
Business interruption	✓	✓		Cover for loss of income or expenses to keep running the business following an insured event.
Machinery or Electronic equipment breakdown	✓	✓		Cover for physical loss or damage to plant, machinery or electronic equipment which require immediate repair or replacement.
Theft or dishonesty by employees	✓	✓		Loss of money or property caused by theft, fraud or dishonesty by business' employees.
Theft of property	✓	✓	Limited	Theft of property or stock at the business location.
Theft of money	✓	✓	Limited	Theft of money at the business location, in transit or at an employee's residence.
Damage to glass	✓	✓	✓	Damage to glass at business' location.
Legal action by employees	✓	✓	✓	Also known as Employment Practices Liability, covers employers from potential costs of claims made by employees related to discrimination, unfair dismissal and sexual and workplace harassment.
Legal action by government	✓	✓	✓	Also known as Statutory Liability, covers businesses for unintentional breach of government laws, including fines, penalties and official investigation costs.
Tax audit by government	✓	✓	✓	Cover for accountants' fees incurred during a statutory tax audit.

*Trades Pack can provide optional extensions for Victorian licensed plumbers, Queensland electrical contractors, Tasmanian electrical contractors and Motor trades.



Need to claim?

Partners can lodge claims via Claimwrite or email our claims teams:

Liability Claims

nsw.liabilityclaims@qbe.com tas.liabilityclaims@qbe.com
 qld.liabilityclaims@qbe.com wa.liabilityclaims@qbe.com
 vic.liabilityclaims@qbe.com sa.liabilityclaims@qbe.com

Professional Indemnity Claims

piclaims@qbe.com
Other claims
 giclaims@qbe.com

